

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

TERRY J. GAVIN, JR.

Debtor(s)

Case No. 16-24425GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2016.
- 2) The plan was confirmed on 01/27/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/12/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/08/2021.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,690.65.
- 10) Amount of unsecured claims discharged without full payment: \$72,701.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$144,371.50
Less amount refunded to debtor	\$7,176.16

**NET RECEIPTS:** **\$137,195.34**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,868.67
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$10,368.67**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL LEASE TRUST	Unsecured	4,875.00	4,874.72	4,874.72	446.96	0.00
BORO OF CRAFTON-R/E TAX	Secured	NA	478.58	478.58	478.58	55.84
BORO OF CRAFTON-R/E TAX	Secured	NA	112.99	112.99	112.99	0.00
BORO OF CRAFTON-SEWAGE FEES	Secured	629.83	0.00	6.39	6.39	91.53
BORO OF CRAFTON-SEWAGE FEES	Secured	NA	0.00	0.00	0.00	0.00
BORO OF CRAFTON-TRASH FEES	Secured	0.00	38.64	38.64	38.64	0.00
BORO OF CRAFTON-TRASH FEES	Secured	232.70	212.00	212.00	212.00	35.90
CARLYNTON SD (CRAFTON) (RE)	Secured	0.00	NA	1,921.51	1,921.51	558.84
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	297.00	297.80	297.80	27.31	0.00
CITIBANK CREDIT SERVICES INC**+-	Unsecured	4,856.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	674.64	674.64	61.86	0.00
IC SYSTEM INC**	Unsecured	181.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	5,140.54	5,620.55	5,620.55	5,620.55	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	22,434.21	22,434.21	2,056.99	0.00
MOHELA	Unsecured	5,768.00	NA	NA	0.00	0.00
MOHELA	Unsecured	1,177.00	NA	NA	0.00	0.00
MOHELA O/B/O DEPARTMENT OF ED	Unsecured	28,586.00	35,861.04	35,861.04	3,288.10	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	26.60	26.60	2.44	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	113.10	113.10	113.10	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	883.23	883.23	80.98	0.00
PNC BANK NA	Secured	186,243.92	190,752.87	0.00	100,261.76	0.00
PNC BANK NA	Secured	0.00	7,234.78	7,234.78	7,234.78	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,824.00	2,819.69	2,819.69	258.54	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,005.00	4,005.62	4,005.62	367.28	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	11,030.00	10,896.97	10,896.97	999.14	0.00
QUANTUM3 GROUP LLC AGENT - VE	Unsecured	26,921.00	27,207.52	27,207.52	2,494.66	0.00
VERIZON	Unsecured	340.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$100,261.76	\$0.00
Mortgage Arrearage	\$7,234.78	\$7,234.78	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,770.11	\$2,770.11	\$742.11
<b>TOTAL SECURED:</b>	<b>\$10,004.89</b>	<b>\$110,266.65</b>	<b>\$742.11</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,733.65	\$5,733.65	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,733.65</b>	<b>\$5,733.65</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$109,982.04</b>	<b>\$10,084.26</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$10,368.67</u>
Disbursements to Creditors	<u>\$126,826.67</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$137,195.34</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/18/2022

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.